

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

SCOTT W. WENTZEL  
CHRISTINE L. WENTZEL

CHAPTER 13

CASE NO. 1 -bk-19- 04941 HWV

           ORIGINAL PLAN2nd AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  0   Number of Motions to Avoid Liens  0   Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	Included	✓ Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	Included	✓ Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	Included	✓ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$3,884.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$36,232.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
6/2020	12/2023	\$586.00	\$0.00	\$586.00	\$25,198.00
1/2024	12/2024	\$650.00	\$0.00	\$650.00	\$7,150.00
				Total Payments:	\$32,348.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ( ☒ ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

( ☐ ) Debtor is over median income. Debtor estimates that a minimum of \$\_\_\_\_\_ must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS.****A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☐ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment; or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
AmeriCredit/GM Financial	2018 Chevrolet Malibu	1277
Pa Central Credit Union	2018 Chevrolet Cruze	0002
Federal National Mortgage Association	3920 Afted Alex Way	9176

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Federal National Mortgage Association	3920 Afted Alex Way	Per allowed proof of claim (\$861.00 est.)		Per allowed proof of claim (\$861.00 est.)

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☐ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

- ☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*
- ☐ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

**F. Surrender of Collateral.** Check one.

☐ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

☒ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
PA Central Federal Credit Union	Secured Collateral Account to the extent necessary to pay the claim of the creditor. Any excess proceeds refunded to the Debtor.

**G. Lien Avoidance.** Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

— The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder			
Lien Description For judicial lien, include court and docket number.			
Description of the lien property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$500.00 already paid by the Debtor, the amount of \$3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$           per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*
  - ☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*
  - ☐ The following administrative claims will be paid in full.



Name of Creditor	Estimated Total Payment

**B. Priority Claims (including, certain Domestic Support Obligations**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	Per allowed proof of claim (\$27,901.00 est.)
Pennsylvania Department of Revenue	Per allowed proof of claim (\$623.00 est.)

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

☐ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

☐ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☐ entry of discharge.  
☒ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ (✓) The debtor will seek a discharge pursuant to § 1328(a).  
☐ ( ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:*

- Level 1: Adequate protection payments.
- Level 2: Debtor's attorney's fees.
- Level 3: Domestic Support Obligations.
- Level 4: Priority claims, pro rata.
- Level 5: Secured claims, pro rata.
- Level 6: Specially classified unsecured claims.
- Level 7: Timely filed general unsecured claims.
- Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## **9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: 5/26/2020

s/Chad J. Julius

Attorney for Debtor

s/Scott W. Wentzel

Debtor

s/Christine W. Wentzel

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

**IN THE UNITED STATES BANKRUPTCY COURT  
OF THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	
SCOTT W. WENTZEL	:	Case No: 1-19-bk-04941-HWV
CHRISTINE L. WENTZEL	:	
Debtor,	:	
	:	Chapter 13

Notice is hereby given that Scott W. Wentzel and Christine L. Wentzel (collectively the "Debtor") has filed a **Second Amended Chapter 13 Plan** (the "Plan"). The hearing on confirmation of the Plan of reorganization of the Debtor is scheduled for **July 8, 2020 at 9:30 a.m.** The hearing will be held at the United States Bankruptcy Court, Ronald Reagan Federal Building, Bankruptcy Courtroom, Third Floor, Third and Walnut Streets, Harrisburg, PA 17101.

**July 1, 2020** is the deadline for filing objections to confirmation of the Plan. Anyone wishing to object to the Plan must do so in writing. Any objection shall be in accordance with the Federal Rules of Bankruptcy Procedure, must set forth specifically the basis for such objection, and must be filed with the Clerk of the United States Bankruptcy Court at the address set forth below on or before **July 1, 2020**. The objecting party shall appear at the hearing. Unless objections are timely filed and the objecting party appears at the hearing, the Court may approve the Plan. A copy of any objection to the Plan must be served on Debtor's counsel, Jacobson, Julius & Harshberger, 8150 Derry Street, Harrisburg, Pennsylvania 17111, facsimile 717-909-7878, such that they have receipt of such objection on or before **July 1, 2020**.

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Initial requests for a continuance of hearing (L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing telephonically shall be made in accordance with L.B.R. 9074-1(a).

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***Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date.***

Copies of all documents filed in connection with this matter are available for inspection at the Clerk's office located on the Third Floor of the Federal Building, Third and Walnut Street, Harrisburg, Pennsylvania.

Date: May 26, 2020

CLERK  
UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
THE RONALD REAGAN FEDERAL BUILDING  
228 WALNUT STREET, ROOM 320  
HARRISBURG, PA 17108

**CERTIFICATE OF SERVICE**

I, Colleen Reed, with Jacobson, Julius & Harshberger, do hereby certify that on this day I served the within *Notice to Parties in Interest and Second Amended Chapter 13 Plan* upon the following persons via the ECF/CM system and/or by depositing a true and correct copy of the same in the United States Mail, first class, postage prepaid:

ECF/CM:

Charles J. Dehart III, Esquire (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

U.S. Trustee  
228 Walnut Street,  
P.O. Box 969  
Harrisburg, PA 17101-0969

FIRST CLASS Mail -

All creditors on the mailing matrix (attached)

DATED: May 26, 2020

s/Colleen Reed  
Colleen Reed, Paralegal

Label Matrix for local noticing  
0314-1  
Case 1:19-bk-04941-HWV  
Middle District of Pennsylvania  
Harrisburg  
Tue May 26 11:01:22 EDT 2020

Ally Financial  
Attn: Bankruptcy Dept  
Po Box 380901  
Bloomington, MN 55438-0901

Amex  
Correspondence/Bankruptcy  
Po Box 981540  
El Paso, TX 79998-1540

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130-0285

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
100 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

Citibank/The Home Depot  
Attn: Recovery/Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179-0034

Comenity Bank/Victoria Secret  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Comenitybank/New York  
Attn: Bankruptcy  
Po Box 18215  
Columbus, OH 43218

First Electronic Bank  
Attn: Bankruptcy  
Po Box 521271  
Salt Lake City, UT 84152-1271

Huntington Natl Bk  
Attn: Bankruptcy  
P.O. Box 340996  
Columbus, OH 43234-0996

ACAR Leasing LTD d/b/a GM Financial Leasing  
P.O Box 183853  
Arlington, TX 76096-3853

AmeriCredit/GM Financial  
Attn: Bankruptcy  
Po Box 183853  
Arlington, TX 76096-3853

Avant  
Attn: Bankruptcy  
Po Box 9183380  
Chicago, IL 60691-3380

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Citibank, N.A.  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

Comenity Bank/Bon Ton  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Comenity Bkl/Ulta  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218-2125

Costco Anywhere Visa Card  
Attn: Bankruptcy  
Po Box 6500  
Sioux Falls, SD 57117-6500

First PREMIER Bank  
Attn: Bankruptcy  
Po Box 5524  
Sioux Falls, SD 57117-5524

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Affirm Inc  
Affirm Incorporated  
Po Box 720  
San Francisco, CA 94104-0720

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Bank of America  
4909 Savarese Circle  
F11-908-01-50  
Tampa, FL 33634-2413

Capital One, N.A.  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Citibank/Best Buy  
Attn: Bankruptcy  
Po Box 790441  
St. Louis, MO 63179-0441

Comenity Bank/Buckle  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Comenity Capital/Zales  
Attn: Bankruptcy Dept  
Po Box 18215  
Columbus, OH 43218

Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036-8625

Household Finance Co/OneMain Financial  
Attn: Bankruptcy  
Po Box 3251  
Evansville, IN 47731-3251

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o National Bankruptcy Services, LLC  
P.O. Box 9013  
Addison, Texas 75001-9013

p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Chad J. Julius  
Jacobson & Julius  
8150 Derry Street, Suite A  
Harrisburg, PA 17111-5212

Kohls/Capital One  
Attn: Credit Administrator  
Po Box 3043  
Milwaukee, WI 53201-3043

JNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Loandepo.com  
Attn: Bankruptcy Dept  
26642 Towne Center Dr  
Foothill Ranch, CA 92610-2808

MERRICK BANK  
Resurgent Capital Services  
PO Box 10368  
Greenville, SC 29603-0368

HS Hershey Medical Center  
PO Box 643291  
Pittsburgh, PA 15264-3291

Mariner Finance, LLC  
8211 Town Center Drive  
Nottingham, MD 21236-5904

Mariner Finance, LLC  
Attn: Bankruptcy  
8211 Town Center Drive  
Nottingham, MD 21236-5904

Merrick Bank/CardWorks  
Attn: Bankruptcy  
PO Box 9201  
Old Bethpage, NY 11804-9001

NVR Mortgage  
Attn: Bankruptcy  
555 Southpointe Blvd, Ste 300  
Canonsburg, PA 15317-8592

National Recovery Agency  
Attn: Bankruptcy  
PO Box 67015  
Harrisburg, PA 17106-7015

OneMain Financial  
Attn: Bankruptcy  
PO Box 3251  
Evansville, IN 47731-3251

PA Central Federal Credit Union  
959 East Park Drive  
Harrisburg, PA 17111-2894

PA Central Federal Credit Union  
c/o Bret P. Shaffer, Esquire  
Schiffman, Sheridan & Brown, P.C.  
2080 Linglestown Road, Suite 201  
Harrisburg, PA 17110-9670

PA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Pa Central Credit Union.  
959 E Park Dr  
Harrisburg, PA 17111-2894

Pa Central F  
959 East Park Dr  
Harrisburg, PA 17111-2894

Pennsylvania Central F  
959 E Park Dr  
Harrisburg, PA 17111-2810

Pennsylvania Department of Revenue  
1 Revenue Place  
Harrisburg, PA 17128-0001

Pennsylvania Department of Revenue  
Bankruptcy Division PO Box 280946  
Harrisburg, PA 17128-0946

p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

RoundPoint Mortgage Servicing Corp  
Attn: Bankruptcy  
PO Box 19409  
Charlotte, NC 28219-9409

RoundPoint Mortgage Servicing Corporation  
446 Wrenplace Road  
Fort Mill, SC 29715-0200

Steven J. Schiffman  
Schiffman, Sheridan & Brown, PC  
2080 Linglestown Road, Suite 201  
Harrisburg, PA 17110-9670

Bret P Shaffer  
Schiffman Sheridan & Brown PC  
2080 Linglestown Road  
Suite 201  
Harrisburg, PA 17110-9670

Synch/Music  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synch/PPC  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synch/hdceap  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synch/hhgreg  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060



Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk VA 23541-1021

Synchrony Bank/Care Credit  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/HH Gregg  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Lowes  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Old Navy  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896-5060

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101-1722

James Warmbrodt  
101 Market Street Suite 5000  
Philadelphia, PA 19106-1541

Wells Fargo Bank NA  
Attn: Bankruptcy  
1 Home Campus Mac X2303-01a  
Des Moines, IA 50328-0001

Christine L. Wentzel  
3920 Afleet Alex Way  
Harrisburg, PA 17110-8912

Scott W. Wentzel  
3920 Afleet Alex Way  
Harrisburg, PA 17110-8912

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Chase Card Services  
Attn: Bankruptcy  
PO Box 15298  
Wilmington, DE 19850

Internal Revenue Services  
228 Walnut Street  
Harrisburg, PA 17111

Jefferson Capital Systems LLC  
PO Box 7999  
Saint Cloud Mn 56302-9617

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Applied Bank

(u)Federal National Mortgage Association

(d)Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

End of Label Matrix	
Mailable recipients	69
Bypassed recipients	3
Total	72